

Don't Give an Identity Thief the Gift of Your Personal Information

Whether you enjoy the hustle and bustle of shopping in stores or prefer the flexibility and convenience of online shopping, be careful to not give the gift of your personal information to an identity thief.

Shoppers enjoying the holidays season should keep a mental checklist of identity theft protection strategies. Identity theft can cost victims money and time restoring their credit. In many cases, people can prevent becoming a victim by taking a few simple precautionary steps.

Any time a thief takes your personal information and uses it without your knowledge, you become an identity theft victim.

To avoid becoming one of the estimated one million Californians who experience identity theft each year, the Department of Consumer Affairs' California Office of Privacy Protection offers the following tips:



TOP IDENTITY THEFT PREVENTION TIPS

- ▶ Protect your Social Security number
- ▶ Don't fall for fake "phishers"
- ▶ Check bills and statements promptly

When shopping at the mall ...

Don't Carry Your Social Security Number In Your Wallet

Your Social Security number is the key to your personal information, so don't carry it where it can be lost or stolen. It's an open invitation to an identity thief. Check your health plan and other cards. They may have your Social Security number on them. Carry only the identifying information that you need.

Foil ATM and Debit Card Fraud

It's best to use ATMs that are inside banks or other buildings. Stay on the look-out for hidden cameras that aren't part of the ATM, or people in line trying to photograph your card number and see your PIN. Whenever you enter your PIN at an ATM or point-of-sale device in a store, shield your hand to prevent "shoulder surfers" from observing your card number or PIN.

Ask How Your Information Will Be Used

Before you give any personal information to a business, ask how it will be used and protected. Ask if the business will share your information with others. Ask if you can have your personal information kept confidential. If you're not comfortable with the answers, consider shopping elsewhere.

When shopping online ...

Click with Caution

When shopping online, use businesses you trust. Check out a Web site before entering your credit card number or other personal information. Read the privacy policy and look for opportunities to opt out of information sharing. (If there is no privacy policy posted, beware! Shop elsewhere.) Only enter personal information on secure Web pages with "https" in the address bar and a padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers.

No "Phunny" Business! Fight "Phishing"!

Scam artists "phish" for victims by pretending to be banks, stores or government agencies. They do this over the phone, in e-mails and in the regular mail. Don't give out your personal information – unless you made the contact. Don't click on e-mail links to potentially bogus Web sites that will try and trick you into entering personal information and account numbers. Don't respond to a request to verify your account number or password. Legitimate companies do not request this kind of information in this way.

Shield your Computer from Viruses and Spies.

Privacy protection starts at home – with your home computer. Use firewall, virus and spyware protection software that you update regularly. Steer clear of spyware. Download free software only from sites you know and trust. Don't install software without knowing what it is. Set Internet Explorer browser security to at least "medium." Don't click on links in pop-up windows or in spam e-mail. Use strong passwords with at least eight characters, including a combination of letters, numbers, and symbols, easy for you to remember, but difficult for others to guess.

After you shop ...

Check Your Bills

Check your credit card bills promptly each month. Report unauthorized charges to your card issuer immediately. Call if bills don't arrive on time. It may mean that someone has changed the address or other information in your account so that you will not learn about fraudulent charges.

Mail Payments Securely

Don't use your curbside mailbox to mail bill payments. Use a U.S. Postal Service box or drop off the payments at the post office.

Don't Trash Your Identity

Shred papers with personal information before you throw them away. Use a cross-cut or confetti shredder. Shred order forms and back pages of holiday mail order catalogues if you've ordered from the company in the past. Your customer number printed on the order form is connected to your credit card number.

For more information on how to prevent and respond to identity theft, visit the California Office of Privacy Protection Web site at www.privacy.ca.gov or call toll free at (866) 785-9663. For more [holiday consumer tips](#), [\(link to 2007 pages\)](#) visit the California Department of Consumer Affairs Web site at www.consumer.ca.gov.

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